

## Important Credit Card Business and Financial Information

2017 April

Unit : NTS Thousand : Card

Issuer	Effective Cards	Active Cards	Monthly Issuing Cards	Monthly Cancelled Cards	Revolving Balance	Undue Balance of Installment	Monthly Retail Sales Volume	Monthly Cash Advance Volume	Delinquency Ratio (3 months to 6 months) (%)	Delinquency Ratio (over 6 months) (%)	Coverage Ratio (%)	Monthly Write-off Amount	Annual Write-off Amount
Bank of Taiwan	249,049	130,432	4,125	1,967	214,849	10,872	572,770	986	0.10	0.06	978.42	1,082	6,593
Land Bank of Taiwan	242,043	129,430	4,602	1,079	305,149	48,925	766,982	621	0.57	0.47	555.17	1,847	7,656
Taiwan Cooperative Bank	461,821	284,875	5,696	4,330	653,453	214,096	2,528,538	3,302	0.40	0.34	254.48	5,469	15,445
First Commercial Bank	963,633	636,700	10,220	8,007	1,405,664	1,030,219	3,635,669	13,363	0.23	0.00	1,592.25	5,981	23,838
Hua Nan Commercial Bank	953,173	705,994	21,624	9,542	793,916	2,035,916	3,615,552	1,207	0.18	0.00	459.08	0	15,817
Chang Hwa Commercial Bank	420,323	202,701	3,405	2,748	290,804	142,395	1,096,628	575	0.27	0.01	737.34	3,156	7,892
The Shanghai Commercial & Savings Bank	361,550	182,365	2,353	1,586	687,446	196,040	901,538	6,620	0.76	0.16	932.53	5,607	11,278
Taipei Fubon Bank	2,315,884	1,719,036	23,880	18,953	5,855,591	10,416,944	15,752,919	47,700	0.14	0.00	810.57	25,564	94,578
Cathay United Bank	5,984,723	4,219,214	58,106	35,732	15,442,834	9,420,518	30,113,470	191,870	0.15	0.00	2,443.20	31,024	127,669
Bank of Kaohsiung	10,326	4,278	31	38	7,500	65	124,577	113	0.33	0.23	288.62	904	1,059
Mega International Commercial Bank(former The International Commercial Bank of China )	601,732	402,990	4,792	4,387	1,133,126	761,125	2,238,212	4,533	0.21	0.06	566.98	2,604	12,389
Citibank Taiwan Ltd.(by merge of Bank Of Overseas Chinese and acquire Citibank N. A.'s Credit Card Business)	2,871,299	2,436,064	27,956	27,249	16,126,101	9,526,127	18,683,380	165,878	0.52	0.12	603.83	60,195	307,581
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	538,139	323,194	4,752	4,273	2,860,183	1,514,995	2,698,502	21,347	0.40	0.00	271.46	14,809	54,482
Taiwan Business Bank	323,452	122,670	642	1,903	436,172	59,887	851,796	3,088	0.12	0.02	149.12	3,241	10,037
Standard Chartered Bank (Taiwan) (former Hsinchu International Bank and by merge of Asia Trust & Investment Corp.)	337,905	205,279	1,268	3,916	1,767,793	442,767	1,100,689	10,078	0.44	0.00	555.35	10,569	37,443
Taichung Commercial Bank	206,058	80,377	1,629	1,011	277,369	41,894	488,563	267	3.07	1.57	191.48	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	583,118	398,806	6,439	7,638	2,494,911	1,471,767	4,069,548	37,544	0.31	0.00	2,338.71	7,904	32,443
Hwatai Bank	10,278	6,009	121	28	17,225	2,711	46,662	0	0.91	0.91	240.87	0	575
Shin Kong Commercial Bank	918,338	487,822	11,940	6,589	1,953,132	1,295,277	3,271,368	9,334	0.26	0.03	231.08	6,637	24,829
Sunny Bank	92,136	49,866	1,690	1,135	227,033	59,114	265,546	276	0.26	0.00	937.66	0	7,600
Cota Commercial Bank	16,888	11,139	117	93	28,496	15,887	128,171	27	0.41	0.00	5,753.63	237	995
Union Bank of Taiwan (former international Bank(acquire AIG Credit Card(Taiwan) Co. Ltd.'s Credit Card Business))	2,012,563	1,112,678	24,276	20,666	4,905,199	2,536,406	6,426,499	51,476	0.28	0.00	122.17	14,430	60,915
Yuanta Bank(former Fuhwa Commercial Bank )	620,105	406,561	12,472	4,348	467,338	470,540	4,319,295	611	0.12	0.00	1,184.57	1,903	7,039
Bank Sinopac(by merge of SinoPac Card Services Co., Ltd.)	1,850,935	1,056,105	11,339	19,180	4,683,601	3,335,162	5,837,575	86,131	0.39	0.00	574.15	16,586	64,488
E. Sun Commercial Bank, Ltd.	4,387,684	3,049,141	41,616	22,858	11,229,683	9,902,763	21,553,854	168,249	0.26	0.02	904.12	40,690	174,267
Cosmos Bank, Taiwan	483,080	194,911	16,713	17,840	1,066,831	348,267	894,618	8,211	0.87	0.55	144.21	7,216	24,472
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	12,519	5,553	16	68	21,094	23	46,439	13	0.00	0.00	136,789.47	204	863
Taishin International Bank (acquire Chinfon Commercial Bank's Credit Card Business)	3,921,921	2,734,783	45,658	12,762	9,857,232	14,002,576	16,616,652	154,028	0.24	0.01	629.69	23,881	101,771
Ta Chong Bank Ltd.	577,805	323,559	7,531	6,047	904,584	3,347,556	1,659,975	48,007	0.00	0.00	542.46	9,730	39,452
Jih Sun International Bank	172,812	97,594	489	806	401,469	207,247	342,116	3,865	0.37	0.00	182.80	1,149	5,233
EnTie Commercial Bank	180,089	68,455	638	391	348,453	1,258,173	377,645	758	0.18	0.03	269.43	7,100	7,100
Chinatrust Commercial Bank	6,097,453	3,912,473	68,460	33,262	14,846,822	12,168,843	23,919,843	630,237	0.16	0.00	595.51	61,650	248,399
Taiwan Rakuten Card, Inc.	268,728	188,394	16,212	556	161,977	312,642	873,252	2,239	0.21	0.02	239.34	440	1,727
American Express International Inc.	171,027	112,550	3,218	2,850	350,831	0	3,812,890	1,877	0.47	0.00	215.83	3,152	12,034
Aeon Credit Card (Taiwan) Co., Ltd.	75,936	35,849	119	684	254,642	34,832	139,770	2,414	0.91	0.24	2,023.50	2,165	7,848
Total	40,723,016	27,001,779	457,251	368,443	107,271,869	91,858,346	183,410,750	1,857,863	0.27	0.03	579.17	393,174	1,624,467

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 Effective Cards : No. of cards issued and in normal condition minus No. of cards cancelled.

2.2 Active cards : Cards with charge activity in the past six months, excluding debit cards; cards with installment payment activity included; cards with revolving payment activity only excluded.

2.3 Monthly issuing cards : Reissued cards and renewed cards excluded.

2.4 Monthly cancelled cards : Cards newly cancelled.

2.5 Revolving balance : Amount of principal that incurs interest on revolving credit for the month.

2.6 Delinquency : Receivables in accounts where the amount paid by cardholders for the month does not cover the required minimum payment and accounts where recourse action has been taken against the debtor

(primary and accessory) though no late payment has incurred. If the cardholder has charges past due for several months and subsequently makes payment sufficient to cover the minimum payment for one

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.